

The below described is **SIGNED**.

Dated: February 08, 2011



JOEL T. MARKER  
U.S. Bankruptcy Judge



Kent W. Plott (USB No. 5336)  
Mark S. Middlemas (USB No. 9252)  
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Attorneys for U.S. Bank, N.A.  
L&A Case No. 11-07195

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF UTAH  
CENTRAL DIVISION

In re:

John Patrick Jaramillo,

Debtor.

Bankruptcy No. 10-36292 JTM

(a Chapter 13 case)

Filed Electronically

*Hearing February 9, 2011 @ 8:30 a.m.*

ORDER TERMINATING THE AUTOMATIC STAY AND CO-DEBTOR STAY

U.S. Bank, N.A., its Successors and/or Assigns ("Creditor") filed a Motion for Termination of the Automatic Stay and Co-debtor Stay. There being no objection to the motion, and good cause appearing therefore, it is hereby ORDERED, adjudged and decreed that the automatic stay and co-

debtor stay in this case is terminated as to the real property of the debtor and co-debtor located at 1453 Lancelot Drive, West Valley City, in Salt Lake County, Utah, more particularly described as:

Lot 850, Kingspointe Phase 8 Subdivision, according to the official plat thereof, recorded in Book 98-10P of Plats at Page 271, Records of Salt Lake County, State of Utah.

Together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property.

It is further ORDERED that Creditor, and/or its successors and assigns, is permitted to proceed, pursuant to applicable non-bankruptcy law, to exercise all of its legal remedies and rights, including any right of assessment of reasonable fees and costs as provided by contract or statute, against the above-described property; and,

It is further ORDERED that Creditor and/or its successors and assigns may, at its option, offer, provide and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement. Any such agreement shall be non-recourse unless included in a reaffirmation agreement. Creditor may contact the Debtors via telephone or written correspondence to offer such an agreement. This order shall be binding and effective despite any conversion of this bankruptcy case to a case under any other Chapter of Title 11 of the United States code.

It is further ORDERED that, upon termination of the automatic stay and co-debtor stay, the Chapter 13 Trustee shall make no further distribution to Creditor on its secured claim, and Creditor

shall file, within 180 days for it to be allowed, an amended proof of claim showing the amount, if any, that should be paid through debtor's plan as an unsecured claim, for any deficiency balance, and shall serve a copy on the Chapter 13 Trustee.

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CERTIFICATE OF NOTIFICATION OF CLERK OF THE COURT

I certify that on \_\_\_\_\_ I sent a copy of the foregoing Order electronically or by first class mail to each of the following:

Mark Middlemas  
Lundberg & Associates  
ECF  
Attorneys for Creditor

R. Stephen Moffat  
ECF  
Attorney for Debtor

Kevin Anderson  
ECF  
Chapter 13 Trustee

John Patrick Jaramillo  
327 North 900 West  
Salt Lake City, UT 84116  
Debtor

Debra L. Candelaria  
1453 West Lancelot Drive  
Salt Lake City, UT 84119  
Co-Debtor

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United States Bankruptcy Clerk